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Attorneys for the Plaintiff
Fitima Robinson

FILED
2008 AUG -6 PM 2:20
CLERK US DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA
BY [signature] DEPUTY

HYDE & SWIGART
San Diego, California

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

Fitima Robinson Plaintiff, v. Phoenix Debt Management, LLC Defendant.	**Case Number:** '08 CV 1427 JAH CAB **Complaint For Damages** **Jury Trial Demanded**

INTRODUCTION

1. The United States Congress has found abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors, and has determined that abusive debt collection practices contribute to the number of personal bankruptcies, to marital instability, to the loss of jobs, and to invasions of individual privacy. Congress wrote the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. (hereinafter "FDCPA"), to eliminate abusive debt collection practices by debt collectors, to insure that those debt collectors who refrain from using abusive debt

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collection practices are not competitively disadvantaged, and to promote consistent State action to protect consumers against debt collection abuses.

2. The California legislature has determined that the banking and credit system and grantors of credit to consumers are dependent upon the collection of just and owing debts and that unfair or deceptive collection practices undermine the public confidence that is essential to the continued functioning of the banking and credit system and sound extensions of credit to consumers. The Legislature has further determined that there is a need to ensure that debt collectors exercise this responsibility with fairness, honesty and due regard for the debtor's rights and that debt collectors must be prohibited from engaging in unfair or deceptive acts or practices.

3. Fitima Robinson, (Plaintiff), through Plaintiff's attorneys, brings this action to challenge the actions of Phoenix Debt Management, LLC, ("Defendant"), with regard to attempts by Defendant to unlawfully and abusively collect a debt allegedly owed by Plaintiff, and this conduct caused Plaintiff damages.

4. Plaintiff makes these allegations on information and belief, with the exception of those allegations that pertain to a plaintiff, or to a plaintiff's counsel, which Plaintiff alleges on personal knowledge.

5. Unless otherwise stated, Plaintiff alleges that any violations by Defendant were knowing and intentional, and that Defendant did not maintain procedures reasonably adapted to avoid any such violation.

JURISDICTION AND VENUE

6. Jurisdiction of this Court arises pursuant to 28 U.S.C. § 1331, 15 U.S.C. § 1692(k), and 28 U.S.C. § 1367 for supplemental state claims.

7. This action arises out of Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq. ("FDCPA") and the Rosenthal Fair Debt Collection Practices Act, California Civil Code §§ 1788-1788.32 ("RFDCPA").

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8. Because Defendant does business within the State of California, personal jurisdiction is established.

9. Venue is proper pursuant to 28 U.S.C. § 1391(b) and 1391(c).

PARTIES

10. Plaintiff is a natural person who resides in the State of California.

11. Defendant is from the City of Kansas City, the County of Jackson, and the State of Missouri.

12. Defendant conducts business in San Diego County and is subject to personal jurisdiction in San Diego County, therefore Defendant resides in this judicial district pursuant to 28 U.S.C. § 1391(c).

13. Plaintiff is obligated or allegedly obligated to pay a debt, and is a "consumer" as that term is defined by 15 U.S.C. § 1692a(3).

14. Defendant is a person who uses an instrumentality of interstate commerce or the mails in a business the principal purpose of which is the collection of debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another and is therefore a debt collector as that phrase is defined by 15 U.S.C. § 1692a(6).

15. Plaintiff is a natural person from whom a debt collector sought to collect a consumer debt which was due and owing or alleged to be due and owing from Plaintiff, and is a "debtor" as that term is defined by California Civil Code § 1788.2(h).

16. Defendant, in the ordinary course of business, regularly, on behalf of himself, herself, or others, engages in debt collection as that term is defined by California Civil Code § 1788.2(b), is therefore a debt collector as that term is defined by California Civil Code § 1788.2(c).

17. This case involves money, property or their equivalent, due or owing or alleged to be due or owing from a natural person by reason of a consumer

credit transaction. As such, this action arises out of a consumer debt and "consumer credit" as those terms are defined by Cal. Civ. Code § 1788.2(f).

FACTUAL ALLEGATIONS

18. At all times relevant to this matter, Plaintiff was an individual residing within the State of California.

19. At all times relevant, Defendant conducted business within the State of California.

20. Sometime before July 15, 2008, Plaintiff is alleged to have incurred certain financial obligations.

21. These financial obligations were primarily for personal, family or household purposes and are therefore a "debt" as that term is defined by 15 U.S.C. §1692a(5).

22. These alleged obligations were money, property, or their equivalent, which is due or owing, or alleged to be due or owing, from a natural person to another person and are therefore a "debt" as that term is defined by California Civil Code §1788.2(d), and a "consumer debt" as that term is defined by California Civil Code §1788.2(f).

23. Sometime thereafter, but before July 15, 2008, Plaintiff allegedly fell behind in the payments allegedly owed on the alleged debt. Plaintiff currently takes no position as to the validity of this alleged debt.

24. Subsequently, but before July 15, 2008, the alleged debt was assigned, placed, or otherwise transferred, to Defendant for collection.

25. On or about July 15, 2008, Defendant telephoned Plaintiff and left a message demanding payment of the alleged debt.

26. This communication to Plaintiff was a "communication" as that term is defined by 15 U.S.C. § 1692a(2), and an "initial communication" consistent with 15 U.S.C. § 1692g(a).

27. This communication was a "debt collection" as Cal. Civ. Code 1788.2(b) defines that phrase, and an "initial communication" consistent with Cal. Civ. Code § 1812.700(b).

28. During this message, Defendant's agent, Nicole Dalton, stated that she was from PDM's legal department and there was a case pending against Plaintiff.

29. This statement was a false, deceptive, or misleading representation or means in connection with the collection of the alleged debt. As such, this action by Defendant violated 15 U.S.C. §§ 1692e, 1692e(2), and 1692e(10), and because this action violated the language in 15 U.S.C. §§ 1692e, 1692e(2), and 1692e(10), it also violated Cal. Civ. Code § 1788.17.

30. During this message, Defendant also stated two case numbers.

31. This statement was a false, deceptive, or misleading representation or means in connection with the collection of the alleged debt. As such, this action by Defendant violated 15 U.S.C. §§ 1692e, 1692e(2), and 1692e(10), and because this action violated the language in 15 U.S.C. §§ 1692e, 1692e(2), and 1692e(10), it also violated Cal. Civ. Code § 1788.17.

32. During this same conversation, Defendant then stated Plaintiff only had twenty-four hours to call her back.

33. This statement was a false, deceptive, or misleading representation or means in connection with the collection of the alleged debt. As such, this action by Defendant violated 15 U.S.C. §§ 1692e, 1692e(2), and 1692e(10), and because this action violated the language in 15 U.S.C. §§ 1692e, 1692e(2), and 1692e(10), it also violated Cal. Civ. Code § 1788.17.

34. Later that same day, Plaintiff called Defendant to discuss the alleged debts.

35. During this conversation, Defendant's agent, Nicole Dalton, stated that Defendant had two judgments against Plaintiff and were now going to garnish Plaintiff's wages.

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36. This statement was a false, deceptive, or misleading representation or means in connection with the collection of the alleged debt. As such, this action by Defendant violated 15 U.S.C. §§ 1692e, and 1692e(10), and because this action violated the language in 15 U.S.C. §§ 1692e, and 1692e(10), it also violated Cal. Civ. Code § 1788.17.

37. This statement was also a false, deceptive, or misleading representation regarding the character, amount or legal status of the alleged debt. As such, this action by Defendant violated 15 U.S.C. § 1692e(2), and because this action violated the language in 15 U.S.C. § 1692e(2), it also violated Cal. Civ. Code § 1788.17.

38. During this same conversation, Defendant also stated that Plaintiff was also required to pay attorney's fees on top of the debt, totaling $2,000.

39. This statement was a false, deceptive, or misleading representation or means in connection with the collection of the alleged debt. As such, this action by Defendant violated 15 U.S.C. §§ 1692e, and 1692e(10), and because this action violated the language in 15 U.S.C. §§ 1692e, and 1692e(10), it also violated Cal. Civ. Code § 1788.17.

40. This statement was also an attempt to collect an amount not authorized by the agreement creating the alleged debt or permitted by law. As such, this action by Defendant violated 15 U.S.C. § 1692f(1), and because this action violated the language in 15 U.S.C. § 1692f(1), it also violated Cal. Civ. Code § 1788.17.

41. On or about July 15, 2008, Plaintiff's coworker, a third party, as that phrase is anticipated by 15 U.S.C. §1692c(b), received a call from Defendant. During this call with Plaintiff's coworker, Defendant discussed Plaintiff's alleged debt. This call was a "communication" as 15 U.S.C. §1692a(2) defines that term. This communication to a third party was without prior consent, or the express permission of a court of competent jurisdiction, or as reasonably

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necessary to effectuate a post judgment judicial remedy, and was in connection with the collection of the alleged debt, and with a person other than Plaintiff, Plaintiff's attorney, a consumer reporting agency, the creditor, the attorney of the creditor, or the attorney of the debt collector. This communication to this third party was not provided for in 15 U.S.C. § 1692b. By making said communication to a third party, Defendant violated 15 U.S.C. § 1692c(b).

42. Because this action violated the language in the language in 15 U.S.C. § 1692c(b), Defendant also violated Cal. Civ. Code § 1788.17 as it incorporates 15 U.S.C. § 1692c(b).

43. During this conversation with Plaintiff's coworker, Defendant stated the call was regarding a case pending against Plaintiff, and then Defendant provided a case number.

44. This statement was a false, deceptive, or misleading representation or means in connection with the collection of the alleged debt. As such, this action by Defendant violated 15 U.S.C. §§ 1692e, and 1692e(10), and because this action violated the language in 15 U.S.C. §§ 1692e, and 1692e(10), it also violated Cal. Civ. Code § 1788.17.

45. This statement was also a false, deceptive, or misleading representation regarding the character, amount or legal status of the alleged debt. As such, this action by Defendant violated 15 U.S.C. § 1692e(2), and because this action violated the language in 15 U.S.C. § 1692e(2), it also violated Cal. Civ. Code § 1788.17.

46. Later this same day, Plaintiff called Defendant's agent, Nicole Dalton, regarding the telephone message Defendant had left for Plaintiff.

47. During this conversation, Defendant stated that she placed that call before speaking to Plaintiff.

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48. When Plaintiff asked Defendant about the details of the call to her coworker, Defendant confirmed she discussed the debt, said it was regarding a pending case against Plaintiff, and provided a case number. During this conversation, Defendant stated that Defendant had not done anything illegal.

49. This statement was a false, deceptive, or misleading representation or means in connection with the collection of the alleged debt. As such, this action by Defendant violated 15 U.S.C. §§ 1692e, and 1692e(10), and because this action violated the language in 15 U.S.C. §§ 1692e, and 1692e(10), it also violated Cal. Civ. Code § 1788.17.

50. On July 16, 2008, Plaintiff called Defendant to complain about the actions of Nicole Dalton.

51. Plaintiff was transferred to a supervisor named Andy.

52. Defendant's agent Andy requested Plaintiff send Andy an email regarding her complaint.

53. Subsequently, Plaintiff retained an attorney concerning the alleged debt. On or about July 28, 2008, the attorney for Plaintiff advised Defendant by a detailed voicemail that Plaintiff's attorney represented Plaintiff with regard to the alleged debt, consistent with 15 U.S.C. §1692c(a)(2).

54. During this voicemail, Plaintiff's counsel clearly revoked any authorization Defendant may have had to charge Plaintiff's debit card or banking account.

55. On or about July 28, 2008, the attorney for Plaintiff advised Defendant, by written notice in the form of three separate e-mails, that Plaintiff was represented by said attorney with respect to any consumer debt. This written notice included said attorney's name and address and a request that all communications regarding any consumer debt be addressed to said attorney, consistent with Cal. Civ. Code § 1788.14(c) and 15 U.S.C. §1692c(a)(2).

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56. Plaintiff's counsel sent emails directly to Defendant's general email address, and also sent emails separately and directly to Defendant's agents Andy and Nicole Dalton.

57. In these emails, Plaintiff's counsel again clearly revoked any authorization Defendant may have had to charge Plaintiff's debit card or banking account.

58. On or about July 30, 2008 Defendant made an unauthorized withdrawal in the amount of $250.00 from Plaintiff's debit card account.

59. This action was an unfair and unconscionable means to collect an alleged debt in violation of 15 U.S.C. § 1692f and 1692f(1).

60. This action was also an attempt to collect an amount not authorized by the agreement or permitted by law in violation of 1692f(1).

61. This action was also a false, deceptive, and misleading representation in connection with the collection of a debt in violation of 1692e and 1692e(10).

62. Because this action violated 15 U.S.C. §§ 1692f, 1692f(1), 1692e, and 1692e(10), it also violated Cal. Civ. Code 1788.17.

63. On or about July 30, 2008 Defendant made a second unauthorized withdrawal in the amount of $25.00 from Plaintiff's debit card account.

64. This action was an unfair and unconscionable means to collect an alleged debt in violation of 15 U.S.C. § 1692f and 1692f(1).

65. This action was also an attempt to collect an amount not authorized by the agreement or permitted by law in violation of 1692f(1).

66. This action was also a false, deceptive, and misleading representation in connection with the collection of a debt in violation of 1692e and 1692e(10).

67. Because this action violated 15 U.S.C. §§ 1692f, 1692f(1), 1692e, and 1692e(10), it also violated Cal. Civ. Code 1788.17.

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CAUSES OF ACTION

COUNT I

VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT

15 U.S.C. §§ 1692 ET SEQ.

68. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.

69. The foregoing acts and omissions constitute numerous and multiple violations of the FDCPA, including but not limited to each and every one of the above-cited provisions of the FDCPA, 15 U.S.C. § 1692 et seq.

70. As a result of each and every violation of the FDCPA, Plaintiff is entitled to any actual damages pursuant to 15 U.S.C. § 1692k(a)(1); statutory damages in an amount up to $1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A); and, reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1692k(a)(3) from Defendant.

COUNT II

VIOLATIONS OF THE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT

CAL. CIV. CODE §§ 1788-1788.32

71. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.

72. The foregoing acts and omissions constitute numerous and multiple violations of the RFDCPA.

73. As a result of each and every violation of the RFDCPA, Plaintiff is entitled to any actual damages pursuant to Cal. Civ. Code § 1788.30(a); statutory damages for a knowing or willful violation in the amount up to $1,000.00 pursuant to Cal. Civ. Code § 1788.30(b); and reasonable attorney's fees and costs pursuant to Cal. Civ. Code § 1788.30(c) from Defendant.

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PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendant, and Plaintiff be awarded damages from Defendant, as follows:

COUNT I

FAIR DEBT COLLECTION PRACTICES ACT

15 U.S.C. §§ 1692 ET SEQ.

74. An award of actual damages pursuant to 15 U.S.C. § 1692k(a)(1);
75. An award of statutory damages of $1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A);
76. An award of costs of litigation and reasonable attorney's fees, pursuant to 15 U.S.C. § 1692k(a)(3).

COUNT II

ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT

CAL. CIV. CODE §§ 1788-1788.32

77. An award of actual damages pursuant to California Civil Code § 1788.30(a);
78. An award of statutory damages of $1,000.00 pursuant to Cal. Civ. Code § 1788.30(b);
79. An award of costs of litigation and reasonable attorney's fees, pursuant to Cal. Civ. Code § 1788.30(c).

TRIAL BY JURY

80. Pursuant to the seventh amendment to the Constitution of the United States of America, Plaintiff is entitled to, and demands, a trial by jury.

Date: 8/6/08

Hyde & Swigart

By: ____________________
Joshua Swigart
Attorneys for the Plaintiff

HYDE & SWIGART
San Diego, California

JS44

(Rev. 07/89)

CIVIL COVER SHEET

The JS-44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE SECOND PAGE OF THIS FORM.)

FILED 2008 AUG -6 PM 2:19 CLERK US DISTRICT COURT SOUTHERN DISTRICT OF CALIFORNIA BY ENM DEPUTY

I (a) PLAINTIFFS
Fitima Robinson

DEFENDANTS
Phoenix Debt Management, LLC

(b) COUNTY OF RESIDENCE OF FIRST LISTED PLAINTIFF San Diego
(EXCEPT IN U.S. PLAINTIFF CASES)

COUNTY OF RESIDENCE OF FIRST LISTED DEFENDANT San Diego
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED

(c) ATTORNEYS (FIRM NAME, ADDRESS, AND TELEPHONE NUMBER)
Robert L. Hyde, Esq. SBN: 227183
411 Camino Del Rio South, Ste. 301
San Diego, CA 92108
Tel: 619-233-7770

ATTORNEYS (IF KNOWN)
Unknown

'08 CV 1427 JAH CAB

II. BASIS OF JURISDICTION (PLACE AN x IN ONE BOX ONLY)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III

III. CITIZENSHIP OF PRINCIPAL PARTIES (PLACE AN X IN ONE BOX FOR PLAINTIFF AND ONE BOX FOR DEFENDANT (For Diversity Cases Only)

	PT	DEF		PT	DEF
Citizen of This State	☐ 1	☐ 1	Incorporated or Principal Place of Business in This State	☐ 4	☐ 4
Citizen of Another State	☐ 2	☐ 2	Incorporated and Principal Place of Business in Another State	☐ 5	☐ 5
Citizen or Subject of a Foreign Country	☐ 3	☐ 3	Foreign Nation	☐ 6	☐ 6

IV. CAUSE OF ACTION (CITE THE US CIVIL STATUTE UNDER WHICH YOU ARE FILING AND WRITE A BRIEF STATEMENT OF CAUSE. DO NOT CITE JURISDICTIONAL STATUTES UNLESS DIVERSITY).
Fair Debt Collection Practices Act, 15 U.S.C. §1692 et seq. and the Rosenthal Fair Debt Collection Practices Act, Cal Civ Code 1788-1788.32 (RFDCPA)

V. NATURE OF SUIT (PLACE AN X IN ONE BOX ONLY)

CONTRACT
- ☐ 110 Insurance
- ☐ 120 Marine
- ☐ 130 Miller Act
- ☐ 140 Negotiable Instrument
- ☐ 150 Recovery of Overpayment &Enforcement of Judgment
- ☐ 151 Medicare Act
- ☐ 152 Recovery of Defaulted Student Loans (Excl. Veterans)
- ☐ 153Recovery of Overpayment of Veterans Benefits
- ☐ 160 Stockholders Suits
- ☐ 190 Other Contract
- ☐ 195 Contract Product Liability

REAL PROPERTY
- ☐ 210 Land Condemnation
- ☐ 220 Foreclosure
- ☐ 230 Rent Lease & Ejectment
- ☐ 240 Tort to Land
- ☐ 245 Tort Product Liability
- ☐ 290 All Other Real Property

TORTS — PERSONAL INJURY
- ☐ 310 Airplane
- ☐ 315 Airplane Product Liability
- ☐ 320 Assault, Libel & Slander
- ☐ 330 Federal Employers' Liability
- ☐ 340 Marine
- ☐ 345 Marine Product Liability
- ☐ 350 Motor Vehicle
- ☐ 355 Motor Vehicle Product Liability
- ☐ 360 Other Personal Injury

TORTS — PERSONAL INJURY
- ☐ 362 Personal Injury-Medical Malpractice
- ☐ 365 Personal Injury - Product Liability
- ☐ 368 Asbestos Personal Injury Product Liability

PERSONAL PROPERTY
- ☐ 370 Other Fraud
- ☐ 371 Truth in Lending
- ☐ 380 Other Personal Property Damage
- ☐ 385 Property Damage Product Liability

CIVIL RIGHTS
- ☐ 441 Voting
- ☐ 442 Employment
- ☐ 443 Housing/Accommodations
- ☐ 444 Welfare
- ☐ 440 Other Civil Rights

PRISONER PETITIONS
- ☐ 510 Motions to Vacate Sentence Habeas Corpus
- ☐ 530 General
- ☐ 535 Death Penalty
- ☐ 540 Mandamus & Other
- ☐ 550 Civil Rights
- ☐ 555 Prisoner Conditions

FORFEITURE/PENALTY
- ☐ 610 Agriculture
- ☐ 620 Other Food & Drug
- ☐ 625 Drug Related Seizure of Property 21 USC881
- ☐ 630 Liquor Laws
- ☐ 640 RR & Truck
- ☐ 650 Airline Regs
- ☐ 660 Occupational Safety/Health
- ☐ 690 Other

LABOR
- ☐ 710Fair Labor Standards Act
- ☐ 720 Labor/Mgmt. Relations
- ☐ 730 Labor/Mgmt. Reporting & Disclosure Act
- ☐ 740 Railway Labor Act
- ☐ 790 Other Labor Litigation
- ☐ 791 Empl. Ret. Inc. Security Act

BANKRUPTCY
- ☐ 422 Appeal 28 USC 158
- ☐ 423 Withdrawal 28 USC 157

PROPERTY RIGHTS
- ☐ 820 Copyrights
- ☐ 830 Patent
- ☐ 840 Trademark

SOCIAL SECURITY
- ☐ 861 HIA (13958)
- ☐ 862 Black Lung (923)
- ☐ 863 DIWC/DIWW (405(g))
- ☐ 864 SSID Title XVI
- ☐ 865 RSI (405(g))

FEDERAL TAX SUITS
- ☐ 870 Taxes (U.S. Plaintiff or Defendant)
- ☐ 871 IRS - Third Party 26 USC 7609

OTHER STATUTES
- ☐ 400 State Reappointment
- ☐ 410 Antitrust
- ☐ 430 Banks and Banking
- ☐ 450 Commerce/ICC Rates/etc.
- ☐ 460 Deportation
- ☐ 470 Racketeer Influenced and Corrupt Organizations
- ☐ 810 Selective Service
- ☐ 850 Securities/Commodities Exchange
- ☐ 875 Customer Challenge 12 USC
- ☐ 891 Agricultural Acts
- ☐ 892 Economic Stabilization Act
- ☐ 893 Environmental Matters
- ☐ 894 Energy Allocation Act
- ☐ 895 Freedom of Information Act
- ☐ 900 Appeal of Fee Determination Under Equal Access to Justice
- ☐ 950 Constitutionality of State
- ☒ 890 Other Statutory Actions

VI. ORIGIN (PLACE AN X IN ONE BOX ONLY)

☒ 1 Original Proceeding ☐ 2 Removal from State Court ☐ 3 Remanded from Appelate Court ☐ 4 Reinstated or Reopened ☐ 5 Transferred from another district (specify) ☐ 6 Multidistrict Litigation ☐ 7 Appeal to District Judge from Magistrate Judgment

VII. REQUESTED IN COMPLAINT: ☐ CHECK IF THIS IS A CLASS ACTION UNDER f.r.c.p. 23 DEMAND $ 76000 Check YES only if demanded in complaint: JURY DEMAND: ☒ YES ☐ NO

VIII. RELATED CASE(S) IF ANY (See Instructions): JUDGE Docket Number

DATE 8/6/2008 SIGNATURE OF ATTORNEY OF RECORD

153735 $350.00 MB 08/06/08

::ODMA\PCDOCS\WORDPERFECT\22816\1 January 24, 2000 (3:10pm)

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UNITED STATES
DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA
SAN DIEGO DIVISION

# 153735 - MB
*** * C O P Y * ***
August 06, 2008
14:19:47

Civ Fil Non-Pris
USAO #.: 08CV1427 CIVIL FILING
Judge..: JOHN A HOUSTON
Amount.: $350.00 CK
Check#.: BC2552

Total-> $350.00

FROM: FITIMA ROBINSON VS
PHOENIX DEBT MANAGEMENT, LLC